PROVINCE OF SASKATCHEWAN

07-08

ANNUAL REPORT

MINISTRY OF CORRECTIONS, PUBLIC SAFETY AND POLICING

Office of the Fire Commissioner

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This annual report is also available in electronic form from the Ministry's web site at **www.cpsp.gov.sk.ca**

Letter of Transmittal

The Honourable Darryl Hickie
Minister of Corrections, Public Safety and Policing

Dear Sir:

As required by *The Fire Prevention Act, 1992*, I am pleased to present the Saskatchewan Fire Commissioner's annual report for the year 2007. In addition to reporting the recorded provincial fire statistics, the accompanying commentary also details the success of the broader related activities undertaken by the Building and Fire Safety Unit of the Protection and Emergency Services Branch. Emergency service response has become much more than fire suppression. The focus of this unit is engaged in addressing those broader issues.

Last year, Saskatchewan recorded 17 deaths and 49 injuries from fire. Deaths and injuries due to fire are consistent with the 10-year annual average of 16 deaths and 60 injuries. Approximately $47 million in direct property loss was also recorded which is equivalent to the10-year average. In 2006, there were 2,762 fires reported which is below the 10-year annual average of 4,000 fires.

The good news is that the overall trend for fire losses continues downward. By focusing resources on building capacity at the local level and improving ties between all public safety interests, we realize accomplishments far greater than individual efforts and achieve our collective goals of the protection of life and property.

The Saskatchewan Fire Service, acting in conjunction with a host of other service providers, is the backbone of Saskatchewan's Public Safety system. Fire departments and other related emergency service providers are responding to growing demands for their services and expertise. Volunteer and career fire fighters alike, deserve special thanks for their commitment, passion and dedication to protecting Saskatchewan's people, property and environment from the perils of fire and other emergencies. Together, these public safety organizations rise to meet the challenges and demands of providing Saskatchewan residents the services they require.

Sincerely,

Duane McKay
Fire Commissioner

Introduction

The Office of the Fire Commissioner (OFC), together with Building Standards, forms the Building and Fire Safety Unit. Building and Fire Safety is part of Public Safety's Protection and Emergency Services Branch (PES), along with Public Safety and Sask911, the Provincial Disaster Assistance Program, and the Emergency Management Organization. As the lead agency for fire prevention and protection, the OFC contributes to public safety by providing the Saskatchewan fire service with leadership, training and certification, technical advice and fire safety services.

Building and Fire Safety consists of a small team of highly-qualified individuals, who focus their activities on developing local capacity in the areas of protection of life and protection of property. The unit is comprised of a Fire Commissioner, a Chief Building Official, seven Fire Prevention Officers, one Assistant Chief Building Official, one Office Manager, one Statistical Clerk and two Administrative Support staff. The head office is located in Regina, with a branch office in Saskatoon. Members of the Building and Fire Safety Unit work in collaboration with our colleagues in PES to support municipalities and emergency responders in the delivery of a broad range of emergency services.

The primary focus of Building and Fire Safety is development of municipal capacities to provide effective and efficient programs for their communities. In addition to overall program support, resources are directed at the following major areas:

- Fire Prevention
- Fire Investigation/Loss Statistics
- Technical Education and Advisory Services
- Fire Service Certification
- Codes and Standards
- Building Official Licensing
- Building Bylaw Approval
- Information Services

Obligation to Report

By statute, the Office of the Fire Commissioner (OFC) is obligated to report each year on its activities, as well as the extent of fire losses in the previous calendar year. The Fire Commissioner, in accordance with *The Fire Prevention Act, 1992* (the Act) and *The Saskatchewan Fire Code Regulations* (the Regulations), provides Saskatchewan communities, fire departments, and emergency service organizations with information, education and leadership programs and services to protect people, property and the environment from fire and other emergencies.

As prescribed by s. 5 of the Act, this is accomplished through:

- the promotion and encouragement of fire prevention and the protection of life and property against fire;
- the collection and dissemination of information respecting fires in Saskatchewan;
- the keeping of records for all fires occurring in Saskatchewan, including the cause, origin, and circumstances of each fire and other information respecting each fire that the Fire Commissioner considers appropriate;
- the direct investigation of fires, or by causing fires to be investigated, and by holding inquiries into any fire when the Fire Commissioner considers it necessary to do so, in order to ascertain the cause, origin and circumstances of the fire;
- the administration and enforcement of the Act and Regulations within park lands constituted pursuant to *The Parks Act* or a regional park established pursuant to *The Regional Parks Act, 1979*;
- the provision of training courses in fire fighting and prevention; and
- the performance of any other duties that the Minister may direct.

Saskatchewan Fire Losses

Each year, approximately 4,000 fires result in an average of 16 deaths, 60 injuries and $47 million in direct property losses. The downward trend in deaths and injuries over the last 30 years is very encouraging. In 2007, Saskatchewan recorded 17 fire-related deaths or approximately 1.7 deaths per 100,000 people. This number is consistent with our 10-year average of 16 deaths per year. There was an increase in dollar losses last year, reaching a total of approximately $47 million, up $6 million from 2006. Again, this is consistent with our 10-year average of $46.6 million. These recorded losses are the direct costs only. They do not include indirect losses which are estimated to be more than nine times this base amount, totaling about half a billion dollars in fire losses in 2007.

The leading cause of fires in the home is still cooking, with electrical, smoking materials and heating being other leading fire causes. The largest number of fire-related fatalities continues to occur in residential occupancies, where 75 per cent of all deaths happen. As is generally the case, these causes are predictable and, as such, can be prevented. We will continue our efforts in calling for greater prevention, public education and effective application of codes and standards in order to reduce the human and economic losses associated with fire.

The OFC has a mandate to promote and encourage fire prevention and the protection of life and property against fire. It meets a mandate to advise and make recommendations respecting the establishment, administration and provision of suitable fire protection services for communities through the resources of Building and Fire Safety staff. As well, Building and Fire Safety advises municipalities in matters of training, equipment and apparatus. Staff provides assistance and advice to local authorities through leadership, education, and support in meeting their fire prevention, protection and suppression goals, as well as building safety needs.

Fire Prevention and Life Safety Education

The goal of every fire department in Saskatchewan is to save lives and property. Having long recognized the merits of public education and prevention activities, prevention is the single activity with the greatest potential for reducing losses. A very proactive approach to prevention has proven successful from both the public safety and economic points of view. As a result, fire and life safety education is an integral component of each fire department's role in their community. Building and Fire Safety assists communities with their programs ensuring they have the information and materials necessary to inform citizens about preventing fires and how they should behave if fire breaks out.

Analysis of fire data collected and information gathered is used to influence local and national fire and life safety campaigns. The OFC, in collaboration with staff from Public Safety and Sask911, undertake a lead role in the development and co-ordination of provincial public education campaigns for fire safety. PES supports local fire departments with programs and resource materials that enable them to deliver public education and prevention programs. Co-ordination of delivery of these programs is provided by Public Safety and Sask911, while the OFC provides direction and works closely on the development and delivery of these campaigns.

Fire Prevention Week activities in October focused on the theme "Practice Your Escape Plan". For the third year, Saskatchewan participated in a Western Canadian Fire Prevention Week Campaign. The program concentrates at the elementary school level. Children's activity booklets and lesson plans are provided to fire departments. Provincial support is an important factor to engage fire department participation at the community level.

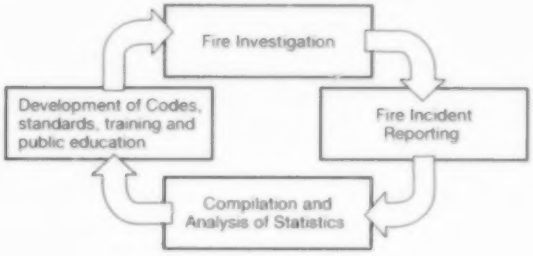
As well, good use was made of the Ministry's web site, with a variety of resource materials made available for download. These included how-to guides for the fire service; lesson plans for teachers; fire safety activities for children and families; and media releases.

Along with public education and awareness campaigns, regular code enforcement is essential in maintaining local fire safety. Lives are saved and property losses reduced by the effective work of the local authority. The local authority meets these objectives by promoting and encouraging application of codes and standards to new construction, fire inspection, and enforcement programs of existing buildings. Building and Fire Safety engages local authorities with assistance, advice, and support; thereby enabling the local authority to develop capacity and self-sufficiency in applying provisions of the National Building Code and National Fire Code, which effectively eliminate hazards and risks within the built environment.

Although building owners are required to comply with the national codes as adopted by the province, municipalities are given powers to ensure those code requirements are met. Building and Fire Safety staff works closely with local Fire Chiefs, Building Officials and other municipal officials in carrying out the obligations of *The Fire Prevention Act, 1992* and *The Uniform Building and Accessibility Standards Act*. To support the activity of routine fire inspections at the local level, Building and Fire Safety developed an enhanced inspection-training program in co-operation with Building Officials. These partnerships have allowed Building and Fire Safety to develop better reference and resource material for fire inspectors across the province.

Fire Investigation/Loss Statistics

Fire investigation and the accurate identification of cause, origin and circumstances of a fire are fundamental to protecting lives and property, and are necessary for preventing future occurrences of similar fire incidents. Proper fire cause, origin and circumstance determination are also essential for the compilation of meaningful fire statistics. The analysis of this information forms the basis of continued improvements in fire prevention, national codes, standards, training, and public education programs as depicted by the following model.


Fire Investigation
Development of Codes, standards, training and public education
Fire Incident Reporting
Compilation and Analysis of Statistics

In support of its lead role in the development and advancement of fire investigation, fire incident reporting, and compilation/analysis of fire incident statistics, Building and Fire Safety continues to work at improving the gathering, cataloguing and distributing of fire incident information.

Each year, significant OFC program resources are dedicated to the investigation of fires in order to determine cause, origin and circumstances. In 2007, Fire Prevention Officers were directly involved in more than 50 high-level fire investigations. These investigations focused on fires involving deaths, significant financial loss, suspicious circumstances, as well as those fires affecting provincial property. Much time is invested in determining cause and origin in order to find suitable ways to prevent future fire losses. Many of these investigations were in conjunction with insurance companies, police departments, and other agencies with vested interest in determining the cause and origin of the fire. The support provided in fire investigations is initiated by local Fire Chiefs, in their role as Local Assistant to the Fire Commissioner.

Under provisions of *The Fire Prevention Act, 1992*, each municipality is obliged to have a Fire Chief or Local Assistant to the Fire Commissioner. Furthermore, local authorities are required to investigate and report to the Fire Commissioner every fire that occurs within their jurisdiction. These people become agents for the Fire Commissioner and are instrumental in carrying out local fire prevention and suppression activities. It is important they be properly trained and supported to carry out their duties.

Ongoing fire investigation training and professional development is provided by the OFC with significant emphasis placed on proper identification of fire cause and origin. These workshops were held in Kindersley, Buckland, Estevan, Humboldt and Fort Qu'Appelle, with the professional development seminar hosted in Saskatoon. As well, a mentoring program designed to help investigators gain necessary field experience continues. The ability to conduct more comprehensive investigations and reporting leads to improved statistic collection, and confidence among investigators in their own skills result in improved determination of cause and origin. Demand for this training continues to grow and, as a result, we have seen improvements in the quality of fire reporting. However, although training has improved the quality of reports, the number of fire reports received has decreased.

Technical Education and Advisory Services

The primary focus of technical education and advisory services is to assist fire officials, Building Officials and municipal officials in delivering effective building and fire safety programs in their community. Building and Fire Safety provides services that enhance municipal capacity by providing these officials with the tools to assess services and identify gaps in the delivery of effective building and fire safety programs for their citizens.

A list of technical and code-related items has been developed based upon the numerous daily questions and calls received by Building and Fire Safety, along with topics of interest identified across the province by the fire service, Building Officials and others alike. Feedback from inspection workshops also highlights areas where local authorities require assistance in interpretation or advice on enforcement and application of the codes, standards acts and regulations.

As a result, a number of advisory bulletins and commentaries providing discussion, guidance, recommendations, considerations, options or technical interpretation and explanation of regulatory requirements for application of both the National Fire Code (NFC) and the National Building Code (NBC) have been developed. Bulletins include a wide range of topics of interest which are posted to the web site.

During 2007, most stakeholders took advantage of these and the other tools on our web site. This medium has proven very effective, with more than 500 hits each month directed at the Building and Fire Safety Unit web pages.

Support continues to grow among municipalities for local delivery of fire safety and other programs. Building and Fire Safety staff provide the advice and support necessary to ensure delivery of quality building and fire safety services at the local level. The unit has placed emphasis on developing self-sufficiency at the local level by providing support for local authorities. This is done through continued risk assessment and risk management advisory services, along with ongoing support for essential fire training, prevention, public education, inspection, and investigation activities.

Codes and standards issued by standards development organizations such as the National Fire Protection Association (NFPA), National Research Council (NRC), Underwriters Laboratories of Canada (ULC) and the Canadian Standards Association (CSA) are reviewed by staff regularly prior to their adoption. This allows for effective input and sanctioning of proposed measures identified by the standard. Staff continues to play a key role in Canada's national model code development system by participating on committees, providing feedback on proposed changes and hosting local code seminars with stakeholders.

Building and Fire Safety has been actively involved in the technical review and development of the most recent editions of the NBC and NFC. The 2005 edition of the codes were written in an objective-based format. Preparations for their adoption are underway, with a target adoption later in 2008.

Fire Service Testing and Certification

One direct responsibility of the OFC is the testing and certification of fire service members through both provincial and internationally-recognized evaluation systems. The International Fire Service Accreditation Congress (IFSAC) has accredited the OFC to certify emergency responders in 12 fire service program areas. This allows the OFC to issue certificates according to internationally-recognized professional qualification standards. Throughout 2007, the OFC invested significant human resources in preparing for reaccreditation by IFSAC.

The OFC provides an Evaluation and Certification Guide (ECG) for all fire department members, be they career, paid-on-call or volunteer, which describes the Saskatchewan fire service certification system.

Fire Service Certification programs consist of:

- maintenance of the ECG and relevant standards;
- development of the process for certification related to recognized standards;
- ongoing establishment of policies for certification;
- expansion, validation and maintenance of the evaluation system (exam bank, practical Job Performance Requirements (JPR's) and practical skills evaluation);
- application to IFSAC for authority to certify additional program areas;
- conformance to the rules for certification under IFSAC;
- co-ordination of continued qualification for certified persons;
- co-ordination and scheduling of certification programs; and
- co-ordination of site visits and administrative reviews by accreditation entities.

The demand for certification services continues to grow. More and more members of the fire service see the merits of certification, both for the formal recognition of their accomplishments and as the best way to meet the increasing demands for professional qualification in recognized standards. During 2007, 41 Certification Programs covering nine fire service subject areas were conducted, with 130 fire fighters certified.

To support the evaluation and certification programs, the OFC ensures that certification records are maintained for all fire fighters involved in testing programs.

Program Support

Building and Fire Safety program support activities include a variety of services to local authorities, Fire Chiefs, fire departments, Building Officials, building departments, government ministries and members of the public, as well as other agencies and parties interested in reducing fire losses.

Building and Fire Safety maintains and analyzes reports of all fire losses in the province. Ongoing statistical analysis is conducted and records are maintained regarding, not only fire deaths and injuries, but the cause, origin and circumstances of each fire as well. The information gathered from fire reports assists in the development of a variety of programs related to fire safety. These include fire-safe products such as: flame resistant children's pyjamas; child resistant lighters; and flame resistant carpeting. This information also supports the development of new fire safety legislation and regulations, revisions to building and fire codes, training programs for fire fighters and fire prevention education programs for the public. Each of these areas ultimately contributes to the reduction of fire losses.

Fire loss information is widely distributed and is used nationally, provincially and locally to help identify ways to limit fire losses. This information also serves to support inquiries from provincial and federal government departments, fire departments, news media, insurance personnel, police and other interested parties.

Partnerships

Building and Fire Safety relies on partnerships to assist with the delivery of effective province-wide building and fire safety programs. These co-operative efforts help get the public, local organizations and other stakeholders more involved in fire prevention and safety efforts. These partnerships are critical to the future delivery of Building and Fire Safety services and programs. Strengthening existing partnerships and building new ones provide opportunities to lower costs, reach new clients, sustain existing programs and improve services.

Along with our internal government stakeholders, we work with a number of external partners. PES works closely with the Saskatchewan Urban Municipalities Association (SUMA), Saskatchewan Association of Rural Municipalities (SARM), the Royal Canadian Mounted Police (RCMP), the Insurance Crime Prevention Bureau (ICPB), Saskatchewan Government Insurance Special Investigation Unit (SGI-SIU) and First Nations, among others.

In maintaining partnerships with these groups and other key stakeholders, Building and Fire Safety provides ongoing support to several provincial associations, including the Saskatchewan Association of Fire Chiefs (SAFC), the Saskatchewan Volunteer Firefighters Association (SVFFA), the Canadian Association of Fire Investigators (CAFI), and the Saskatchewan Building Officials Association (SBOA). Building and Fire Safety staff members serve as the main point of contact and liaise with the executives of these associations, as well as with various groups within their organizations.

The partnership with Local Assistants and Fire Chiefs is an essential component of the fire incident reporting system. Through the co-operation of local assistants in reporting fires, we can identify needs and offer quality programs and services based on fire loss statistical analysis. The result is improved targeted public education campaigns, opportunities for improved response training, and improvements to building and fire codes.

Additionally, Building and Fire Safety maintains its working relationship with the RCMP, local police services and insurance companies by providing them with training and technical assistance in the investigation of fires and application of codes and standards in the prevention of fires and building failures.

Future Directions

As part of PES, Building and Fire Safety will continue to work with communities, businesses, emergency response agencies, associations and government ministries, throughout the province to ensure a high degree of co-operation exists for the common purpose in the protection of life and property. Building and Fire Safety staff will provide leadership and direction to these groups, placing greater emphasis in the areas of public education and training.

Building and Fire Safety will continue to gather and report fire loss statistics and encourage improvement in the collection of data from Local Assistants. The need to educate stakeholders about the importance of fire investigation and reporting has been identified as a future priority.

The introduction of Objective-Based Building and Fire Codes, coupled with a new code development process, presents several opportunities to re-engage many of our stakeholders in the regulatory process. We will be working closely with them as we ready ourselves for the introduction of new, objective-based codes. We will continue to work with all agencies to see more effective application of codes and standards to further reduce both human and property losses from fire.

Promotion of greater regional co-operation and resource-sharing will be undertaken through the leadership of PES in a collaborative effort with government agencies and partners. This will allow more municipalities to deliver services that they otherwise could not afford to provide. This work will be done in conjunction with local authorities and in parallel with our commitment to develop capacity at the local level. Such efforts are needed in order to enhance response capabilities and delivery of prevention and education programs at the community level.

In the fall of 2005, work began on the introduction of minor changes to *The Fire Prevention Act, 1992*. It became apparent that a more comprehensive review of the legislation was needed. A Minister's Advisory Committee, made up of representatives of the Fire Service, SUMA, SARM, FSIN and other stakeholders, was established to review the Act. The committee has completed its review and recommendations that will lead to more effective public safety services, and ultimately, safer communities. Work continues on a draft bill in anticipation that legislative amendments will go forward in fall 2008.

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Table 1: Fire Losses by Fixed Property Use

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Agricultural products bulk storage – no barns	2			
Airport passenger terminal	19	$76,024		
Amusement recreation place – unclassified	1			
Amusement center (excludes bowling and billiard)	6			
Animal barn cattle pigs horse dog kennels/other livestock	1	$2,128		
Apartment tenement flat – unclassified	20	$1,621,239		
Apartment tenement flat – 3 to 20 units with business	2			
Apartment tenement flat – 1 or 2 units without business	2			
Apartment tenement flat – 20+ units	2	$800		
Apartment tenement flat – 3 to 20 units – no business	8		1	
Assemblies miscellaneous – unclassified	35	$519,160		1
Automobile – (includes cars and ambulance)	1			
BBQ (outside)	340	$1,098,802		3
Bakery product manufacturing	6			
Baled jute hemp flax sisal mixed/blended fibres	1			
Barn storage (excludes silo and animal barn)	1			
Basic industrial chemicals (no monomers & plastics)	10	$204,976		
Basic metal products manufacture	2			
Billiard centre pool hall	1			
Boat building vessels – 20m and under	1			
Books, newspapers, drugs, specialty sales – unclassified	4	$36,779		
Breweries	1	$75,000		
Brush and grass on open land, field (excludes forests)	1	$100	6	
Bus, trackless trolley	291	$106,951		0
Business and personal services facility – miscellaneous	4	$5,500		
Camper on or off truck	3			
Car wash facility	1			
Chemical biological laboratory	2	$100,000		
Children's day centre open more than 4 hours a day	1			
Children's playhouse	1			
Church chapel	2			
Clinic/Infirmary (excludes medical office building)	4	$33,909		
Clothing store sale of wearing apparel	1			
College university	1	$291,000		
Communications – unclassified (satellite dish outside)	1			

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Construction equipment (excludes crane, grader)	1			
Contractors shed (office or utility trailer)	1	$30,000		
County club (includes country club facilities)	1	$3,500		
Cow/cattle/pig production (excludes milk processing)	1			
Crops orchards straw stacks and hay stacks or bales	5	$4,795,000		
Drug store with pharmacist on duty	86	$310,233		
Dumps (excludes enclosures to burn)	1	$15,000		
Dwelling farm (1-family)	4		1	
Dwelling one- and two-family – unclassified	4	$6,200		
Dwelling seasonal use – in season (1-family)	3		31	
Dwelling year-round use (1-family)	3	$119,977		
Dwelling year-round use (2-family)	429	$14,843,331		8
Electric light and power distribution system	11			
Electrical and electronic machinery manufacture	2			
Electrical appliances and supplies	2			
Electronic equipment – unclassified	1			
Elementary school (includes combined kindergarten)	1	$11,765		
Farm facility – unclassified (fish hatchery water trough cat breeder)	6			
Farm tractor and equipment grain dryer harvester, etc.	5	$181,100		
Fences poles railroad ties	246	$4,111,775		
Florist shop greenhouse	8	$7,772		
Food beverage sale – unclassified	1	$82,000		
Food processing – unclassified (Lucerne egg plant apiary bee wax)	1			
Food or beverage establishment – unclassified	1	$651,800		
Forest standing timber	3	$100,000		
Furniture store (no furniture depts. in large stores)	1			
Gas distribution system pipeline	2	$350,000		
General business office	1	$1,000,000		
General maintenance shop (aircraft and railroad repair)	3	$3,000		
General truck (non-flammable cargo tow grain jeep mail van)	2	$25,000	4	
Grain mill products manufacturing	368	$4,483,096		
Ground transport (vehicle – unclassified)	3			
Grounds keeping equipment – lawnmowers irrigation equipment	4	$3,435		

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Heating plant	6	$21,030		
Heavy machine and equipment	1			
High school (includes combinations)	1	$100		
Home for the aged – unclassified	1	$500		
Home for the aged with nursing staff	2	$21,000		
Home for the aged without nursing staff	2			
Hotel Inn Lodge – unclassified	1	$5,000		
Hotel Inn Lodge – year-round use	1			
Individual residential parking in one-storey garages	1	$30,000		
Industrial manufacturing Properties – unclassified	95	$1,695,700		
Industrial truck forklift street sweeper garbage skidder gravel	6	$20,000		
Junior high school	21	$788,320		
Laboratories – unclassified	4			
Laundry dry cleaner (excludes processing)	2			
Locomotive engine and other power unit (caboose)	1			
Lumberyards building materials (excludes storage)	1			
Market grocery stores	1			
Mercantile miscellaneous – unclassified (computer store)	1			
Metal machinery (electrical appliance – unclassified)	6	$91,000		
Miscellaneous – unclassified (Portable welder human only robot)	1			
Mobile home trailer – unclassified	45	$80,785		
Mobile home	1		3	
Motor hotel motel – 3 to 20 units	24	$717,207		5
Motor vehicles boats sales and service – unclassified	1			
Motor vehicle repair garage/paint shop (no car washing)	1			
Motor vehicle sales & services including farm implements	4	$156,500		
Motorcraft (20m and under over-all length) – no outboards	2	$1,800,000		
Motorcycle	1	$4,500		
Nightclub	1	$1,725		
Nucleonic – unclassified	1			
Office – unclassified	1			
Outbuildings – unclassified (doghouse gazebo)	1			
Outdoor property – unclassified (bonfire shopping cart)	29	$474,188		
Paper and paper products storage paper recycling bins	16	$4,000		
Personal Service – unclassified	3			

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Petroleum/gas well with a company (reservoir & batteries etc.)	1			
Public service station (excludes marine service)	6	$1,215,009		
Quonset	1			
Rail transport vehicle and equipment – unclassified	6	$329,500		
Recreation hobby supplies – unclassified (ceramic art restore framing)	1			
Recreational vehicle (quad tri-motto odyssey)	1	$5,000		
Repair shop laundry dry cleaner – unclassified	27	$167,472		
Residential Miscellaneous – unclassified (detached garage converted)	5	$79,000		
Restaurant	5		3	
Rooming boarding lodging house – unclassified	15	$889,167		
Sanitary service (no small rubbish barrels/incinerators)	1			
Sawmill planing mill wood products mill	1			
School college or university dormitory	1			
Semi-trailer truck	1			
Shed (includes implement shed)	30	$728,505		
Slaughtering prep preserving of meat/poultry (meat smokers)	41	$496,807		
Small variety store	1			
Snowmobile	2	$100,000		
Special vehicle – unclassified (fire welding insulation golf cart etc.)	3	$17,000		
Specialty food store	3	$102,558		
Storage properties – unclassified (taxidermy warehouse)	1			
Supermarket	4	$40,000		
Tavern	2			
Tents	1			
Timber log storage (excludes sawmill in forest)	1	$4,500		
Trade supply sales	1	$5,000		
Trash and rubbish (excludes industrial facilities)	1	$15,000		
Travel trailer holiday trailer	279	$8,800		
Trees shrubs (includes individual trees only)	8	$44,380		
Utility – unclassified (portable water pump)	14	$1,465		
Vacant property without contents or condemned	1			
Vehicle and non-motorized hauling vehicle	14	$140,000		
Vehicles storage – unclassified	1	$15,000		

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Vehicles and related equipment – unclassified	2	$8,000		
Warehouse	1	$5,000		
Wood furniture paper printing – unclassified (peat moss)	3	$600,000		
Total	**2,762**	**$46,235,070**	**49**	**17**

Figure A: Most Frequent Property Classes Involving Fire Losses

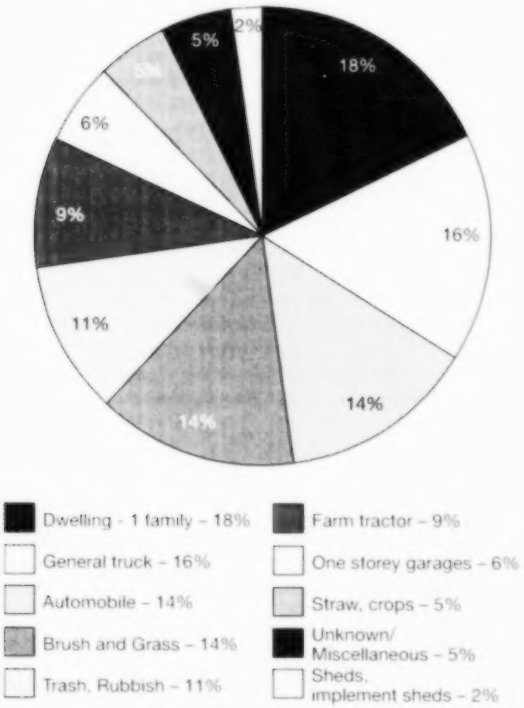
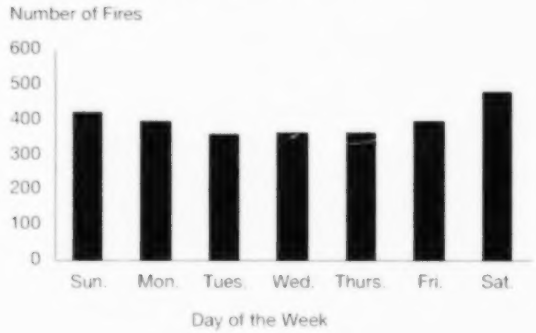


Figure B: Losses by Day of Week



	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Vehicles and related equipment – unclassified	2	$8,000		
Warehouse	1	$5,000		
Wood furniture paper printing – unclassified (peat moss)	3	$600,000		
Total	**2,762**	**$46,235,070**	**49**	**17**

Figure A: Most Frequent Property Classes Involving Fire Losses

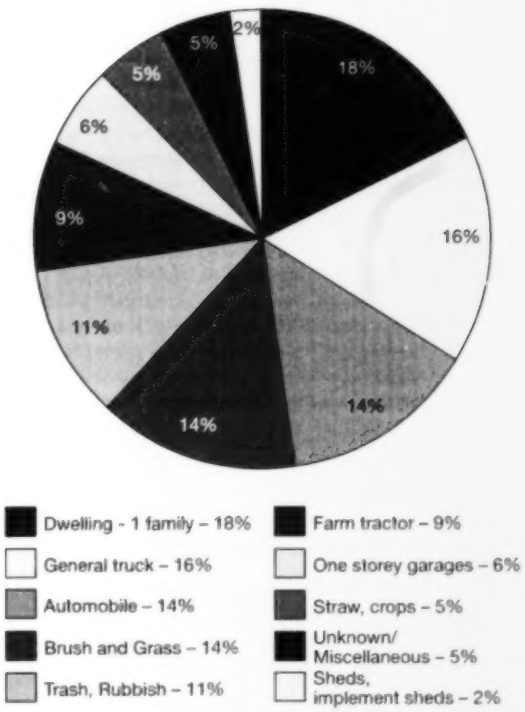


Figure B: Losses by Day of Week

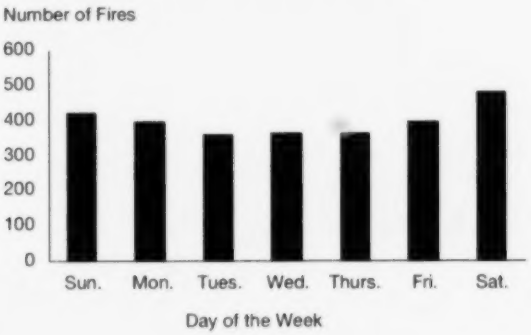


Figure C: Losses by Month

Table 2: Fire Fatalities by Sex and Age

	Age in Years								
	0-5	6-10	21-25	26-35	36-45	46-55	56-65	Over 65	Total
Female	1	1		1	3	1	1		8
Male			2	3	2		1	1	9
All	**1**	**1**	**2**	**4**	**5**	**1**	**2**	**1**	**17**

Table 3: Fire Injuries by Sex and Age

	Age in Years										
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	Over 65	Total
Unknown											8
Female	1			1	3	6	2	2	1	1	17
Male		1	1	6	2	5	1	3	2	3	24
All	**1**	**1**	**1**	**7**	**5**	**11**	**3**	**5**	**3**	**4**	**49**

Table 4: Fire Casualties by Time of Day

Time Periods			Fire Deaths		Fire Injuries	
	# of fires	Per cent	# of fires	Per cent	# of fires	Per cent
10:30 p.m. - 6:29 a.m.	626	23.0	10	58.8	22	44.9
2:30 p.m. - 10:29 p.m.	1,059	38.0	2	11.8	10	20.4
6:30 a.m. - 2:29 p.m.	745	27.0	5	29.4	17	34.7
Unknown	332	12.0				
Total	**2,762**	**100.0**	**17**	**100.0**	**49**	**100.0**

Figure D: Fire Fatalities and Injuries by Month

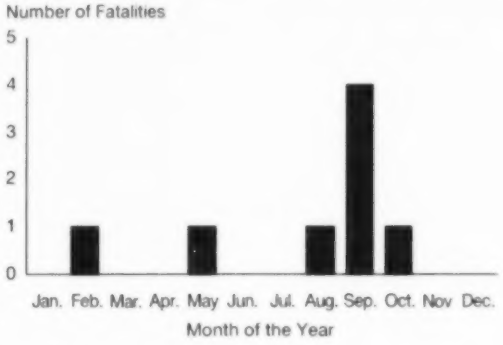


Table 5: Fire Fatalities by Fixed Property Use

Property Class	
Apartment tenement flat – 3 to 20 unit - No business	1
Automobile – includes cars and ambulance	3
Dwelling year-round use (1-family)	8
Mobile home	5
Total	**17**

Table 6: Fire Fatalities by Act or Omission

Asleep – suspected use of alcohol, drugs or medication	1
Human failing – unclassified	1
Mechanical/electrical failure, malfunction – unclassified	2
Mechanical/electrical failure, malfunction – undetermined	1
Miscellaneous – undetermined	5
Misuse of source of ignition – cooking on stove	1
Part failure, leak, break	2
Smoker's material	4
Total	**17**

Table 7: Fire Fatalities by Ignition Scenario

Source	Material	Act	Property Class	# Deaths
Smoker's material – cigarette	Material first ignited – unclassified	Smoker's material	Apartment tenement flat – 3 to 20 unit - no business	1
Igniting object – undetermined	Material first ignited – unclassified	Miscellaneous – undetermined	Automobile (includes cars and ambulance)	1
Igniting object – undetermined	Material first ignited – unclassified	Miscellaneous – undetermined	Automobile (includes cars and ambulance)	1
Smoker's material – cigarette	Clothing, textiles – cannot be determined	Smoker's material	Automobile (includes cars and ambulance)	1
Smoker's material – cigarette	Furniture includes chesterfield, sofa, davenport and couch	Human failing – unclassified	Dwelling year-round use (1-family)	1
Igniting object – undetermined	Material first ignited – unclassified	Miscellaneous – undetermined	Dwelling year-round use (1-family)	1
Stove/range/ top burner area – involving fire in fryer/ pot	Cooking oil, fat includes butter, lard, and margarine	Misuse of source of ignition – cooking on stove or (setting off fireworks)	Dwelling year-round use (1-family)	1
Igniting object – undetermined	Material first ignited – unclassified	Miscellaneous – undetermined	Dwelling year-round use (1-family)	1
Electrical distribution equipment – unclassified	Interior wall covering, surface material: plastic wallpaper, panelling	Mechanical/electrical failure, malfunction – undetermined	Dwelling year-round use (1-family)	1
Cooking equipment – unclassified	Material first ignited – cannot be determined	Mechanical, electrical failure, malfunction – unclassified	Dwelling year-round use (1-family)	1
Cooking equipment – unclassified	Material first ignited – cannot be determined	Mechanical, electrical failure, malfunction – unclassified	Dwelling year-round use (1-family)	1
Igniting object – undetermined	Material first ignited – unclassified	Miscellaneous – undetermined	Dwelling year-round use (1-family)	1
Smoker's material – cigarette	Grass, brush, leaves	Smoker's material	Mobile home	1
Stove, range, top burner area – involving fire in pan	Cooking oil, fat includes butter, lard, and margarine	Asleep – suspected use of alcohol, drugs or medication	Mobile home	1
Heat tape	Plastics (excludes cellulose nitrate)	Part failure, leak, break	Mobile home	1
Total				**15**

Table 8: Action/Condition of Fire Fatality

Condition	Number	Per cent
Asleep at time of fire	5	29
Condition of Casualty – Unknown	8	47
Impairment by alcohol, drugs or medication	3	18
Too young to react to fire emergency	1	6

Table 9: Fire Injuries by Fixed Property Use

	Minor Injury	Light Injury	Serious Injury	Total
Apartment tenement flat – 3 to 20 unit - No business	1			1
Brush and grass on open land, field (excludes forests)	6			6
Dwelling farm (1-family)	1			1
Dwelling year-round use (1-family)	22	5	4	31
General truck	2	2		4
Mobile home			3	3
Restaurant		3		3
Total	**32**	**10**	**7**	**49**

Table 10: Fire Injuries by Act or Omission

	Minor Injury	Light Injury	Serious Injury	Total
Accident		1	1	2
Act or omission – cannot be determined	2		1	3
Child playing with open flame	1	1	1	3
Construction/design/installation deficiency – undetermined	1			1
Construction/design/installation deficiency – unclassified	1			1
Exposure from other fire	1			1
Human failing – cannot be determined	3	2	1	6
Human failing – unclassified	1			1
Ignorance of hazard (not clean, lack of maintenance/improper disposal cigarette)	1			1
Incendiary – under 18 years of age	5			5
Mechanical/electrical failure, malfunction – undetermined	1			1
Miscellaneous – undetermined – lightning, truck too high for bridge	9	4		13
Misuse of source of ignition – cooking on stove or (setting off fireworks)	2			2
Overheated cooking oil, grease, wax	1			1
Part failure, leak, break	1	1		2
Smoker's material	2		3	5
Vehicle crash – cannot be determined		1		1
Total	**32**	**10**	**7**	**49**

Figure E: Trends in Fatalities and Injuries

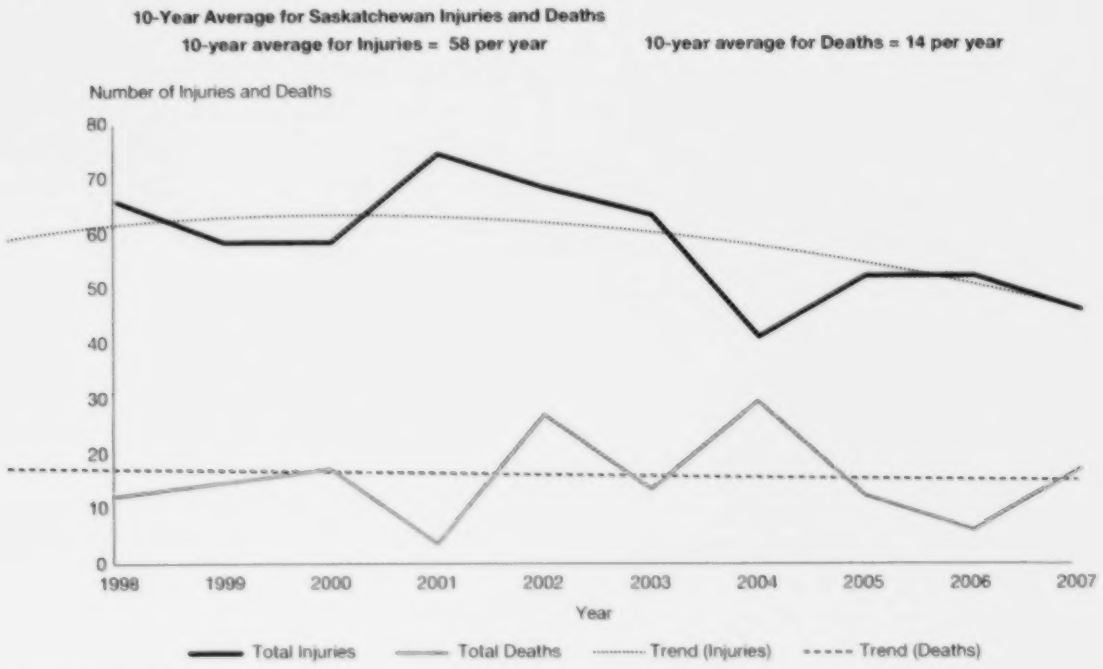


Table 11: Initial Detection

Initial Detection	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	Dollar Loss	% of Total
Not reported	17	1	1	6	18	37	160,000	
Initial detection – unclassified	2						206,000	1
Smoke alarm – single station – NOT to fire alarm system	8						40,513	
Smoke detector device – connected to a fire alarm system	6							
Visual sighting or other means of personal detection	2,729	99	16	94	31	63	45,828,557	99
Total	**2,762**	**100**	**17**	**100**	**49**	**100**	**$46,235,070**	**100**

Table 12: Equipment Performance

	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	Dollar Loss	% of Total
Not reported	68	2	1	6	19	18	1,021,659	2
Equipment present but fire too small to require operation	9							
Equipment operated	118	4	4	23	8	22	5,403,969	11
Equipment should have operated but didn't (no battery in smoke detector)	8		3	18	3	8	248,900	1
No equipment present in structure or area of origin of fire	313	11	3	18	5	14	7,205,299	16
Not a structure – no equipment	836	31	1	6	11	30	9,212,196	19
Performance – cannot be determined	1,357	50	4	23	3	8	22,586,218	49
Performance – unclassified	37	1					451,207	1
Structure, no equipment	16	1	1	6			105,622	1
Total	**2,762**	**100**	**17**	**100**	**49**	**100**	**$46,235,070**	**100**

Table 13: Fire Loss by Source of Ignition

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Appliances and equipment – unclassified	6	$77,910		
Attached structure (exposure)	9	$783,325		
Barbecue starter	2		1	
Battery rectifier	14	$281,846		
Bearing, belting, conveyor, brake	146	$2,034,556		
Candle, taper	22	$744,710	5	
Central air conditioning and refrigeration equipment	2	$157,700		
Central heating unit	14	$780,971		
Chemical reaction, spontaneous combustion	7	$608,000		
Chimney – cannot be determined	15	$132,643	1	
Cooking equipment – unclassified	11	$786,400		2
Cutting torch	5	$27,600		
Deep fat fryer – separate appliance	4	$76,767		
Detached structure (exposure)	24	$1,418,782		
Dryer for clothes	11	$124,808		
Electric blanket, heating pad	1			
Electrical distribution equipment – unclassified	80	$7,428,031		1
Electronic equipment, communications	1			

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Exposure – unclassified	56	$1,211,142		
Fireplace	5	$80,000		
Fireworks	2	$8,000		
Flue pipe, vent connector	1	$50,000		
Fluorescent lamp – includes ballast	7	$87,146		
Food warming appliance, portable	1	$8,800		
Forest, tree(s) (exposure)	5	$12,220		
Grass, shrub, brush, scrub (exposure)	34	$326,426		
Heat tape	2	$17,500		2
Heating equipment – unclassified	31	$1,399,411		
Hot ashes, embers not associated with smoker's material, incense	47	$233,877	5	
Igniting object – cannot be determined	313	$1,602,297	1	
Igniting object – undetermined	642	$9,755,520	24	5
Incandescent lamp, light bulb – includes lantern, spotlight, flashlight, heat lamp	10	$127,850	2	
Individual refrigeration unit	2	$3,195		
Industrial oven – excludes oven used for food preparation	1	$1,000		
Internal combustion engine – includes exhaust system	361	$3,979,030		
Lamp	8	$162,123		
Lawnmower	8	$7,530		
Lighter	11	$65,250		
Machinery, equipment, commercial and industrial. Excludes – appliances/equipment	7			
Match	14	$132,500		
Match/lighter (not used in conjunction with smoking)	168	$939,119	1	
Match/lighter – cannot be determined	114	$2,890,551		
Motor under 1 H.P.	1			
No igniting object (lightning)	24	$174,069		
Open fire – campfire, bonfire, warning flare, rubbish fire, thawing fire	133	$79,368		
Open-fired broiler, portable type includes barbecue	1	$46,100		
Other electrical equipment – unclassified (generator, video game, photocopier, sign)	8	$122,663	2	
Other cooking unit (portable – hot plate, camp stove, toaster oven, wok, popcorn)	10	$192,474		
Oven of stove, range	7	$2,800		

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Panelboard, switchboard – includes fuse, circuit breaker	4	$165,000		
Permanent electric wiring, cable (power line/junction box)	67	$662,321		
Portable generator	1	$3,000		
Portable space heater. Includes room heater, salamander	11	$150,600		
Pressing iron/curling iron includes ironing machine	1	$35,000		
Radio, stereo, phonograph, tape recorder	1			
Service water heater	4	$249,000	1	
Smoker's material open flame – unclassified	4	$2,500		
Smoker's material – ashtray	2			
Smoker's material – cigarette	54	$822,963	3	5
Smoker's material – lighter	13	$17,500		
Smoker's material – match	1			
Smoker's material – cannot be determined	17	$419,430		
Stationary space heater (wall furnace, unit heater)	2	$28,985		
Stove, range, top burner area – involving fire in pan	39	$432,600		1
Stove/range/top burner area – involving fire in fryer/pot	34	$515,091	3	1
Stove/range/top burner area – involving other circumstances	34	$655,270		
Switch, outlet – includes receptacle, socket	5	$258,000		
Television, picture receiving or reproducing equipment (VCR)	3			
Temporary electric wiring, cable	35	$1,268,942		
Torch, other than cutting, welding	7	$183,858		
Transformer	4			
Washing machine	2	$163,000		
Welding equipment	8	$1,005,000		
Vacuum cleaner	1	$15,000		
Total	**2,762**	**$46,235,070**	**49**	**17**

Table 14: Fire Loss by Act or Omission

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Act or omission	36	$383,594	2	
Act or omission – cannot be determined	293	$775,744		
Arson or other set fires – unclassified	8	$42,595		
Asleep – suspected use of alcohol, drugs or medication	3	$25,000		1
Asleep – no suspected use of alcohol, drugs or medication	1			
Automobile	3	$21,106	1	
Animal	2	$6,500		
Child playing with open flame	18	$239,000	3	
Combustible placed too close to heat (something solid – box too close)	7	$305,000		
Construction/design/installation deficiency – undetermined	7	$314,207	1	
Construction/design/installation deficiency – unclassified	1	$500	1	
Design deficiency	1			
Distracted, preoccupied	3			
Electrical short circuit/overloaded extension cord/ failure	52	$1,923,371		
Exposure from other fire	110	$2,975,977		
Fuel spilled accidentally	3	$13,565		
Hot exhaust/catalytic converter caught grass or vehicle on fire	29	$185,793		
Human failing – cannot be determined	135	$2,425,135	4	
Human failing – unclassified	23	$513,660	1	1
Ignorance of hazard (not clean, lack of maintenance/ improper disposal of cigarette)	22	$382,635	1	
Improper container	1			
Improper fuelling technique	1			
Improper storage (gas too close to...)	1	$7,000		
Inadequate control of open fire	92	$443,728		
Incendiary	270	$3,857,384		
Incendiary – under 18 years of age	32	$218,000	5	
Installed too close to combustible	2	$12,000		
Mechanical, electrical failure, malfunction – unclassified	14	$298,545		2

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Mechanical/electrical failure, malfunction – undetermined	605	$10,333,797		1
Miscellaneous – undetermined	520	$10,040,480	23	5
Misuse of equipment – cannot be determined	1			
Misuse of equipment – unclassified (grinding)	1			
Misuse of material ignited – cannot be determined	5	$3,500		
Misuse of material ignited – unclassified	5	$17,000		
Misuse of source of ignition – cannot be determined	7	$86,600		
Misuse of source of ignition – cooking on stove or (setting off fireworks)	39	$1,182,901	2	1
Overheated cooking oil, grease, wax	6	$32,700		
Part failure, leak, break	60	$664,703	2	2
Part worn out (seized or overheated bearing)	116	$1,777,103		
Physical or mental disability (suicide)	2			
Rail vehicle	3			
Smoker's material	39	$646,895	3	4
Suspected impairment by use of alcohol, drugs or medication	2	$3,500		
Suspicious	147	$239,256		
Suspicious – under 18 years of age	6	$12,500		
Temporary loss of judgement suspected (includes panic)	5			
Thawing	1	$1,000		
Vehicle crash – cannot be determined	9	$105,096		
Vehicle crash – unclassified	1			
Welding or cutting too close to	12	$5,713,000		
Total	**2,762**	**$46,230,070**	**49**	**17**

Table 15: Annual Losses Adjusted by Consumer Price Index (CPI)

Year	Reported Dollar Value (1992 Base Yr)	Adjusted Dollar Amount (2007 Dollars)
1987	$33,703,293.00	$56,362,338.00
1988	47,038,700.00	75,381,833.00
1989	46,066,565.00	70,710,387.00
1990	43,671,241.00	64,184,193.00
1991	38,707,867.00	54,073,717.00
1992	43,822,419.00	60,606,405.00
1993	37,032,957.00	49,724,834.00
1994	27,406,499.00	36,445,373.00
1995	25,492,885.00	32,980,972.00
1996	33,185,430.00	42,144,581.00
1997	47,468,264.00	59,518,231.00
1998	39,720,293.00	49,135,210.00
1999	46,214,767.00	56,213,740.00
2000	52,073,259.00	61,711,497.00
2001	57,020,496.00	67,574,418.00
2002	48,899,381.00	55,706,625.00
2003	40,498,775.00	44,593,794.00
2004	43,521,709.00	47,319,593.00
2005	46,446,191.00	48,589,320.00
2006	47,275,762.00	48,467,293.00
2007	46,235,070.00	46,235,070.00

Figure F: Annual Losses Adjusted by Consumer Price Index (CPI)

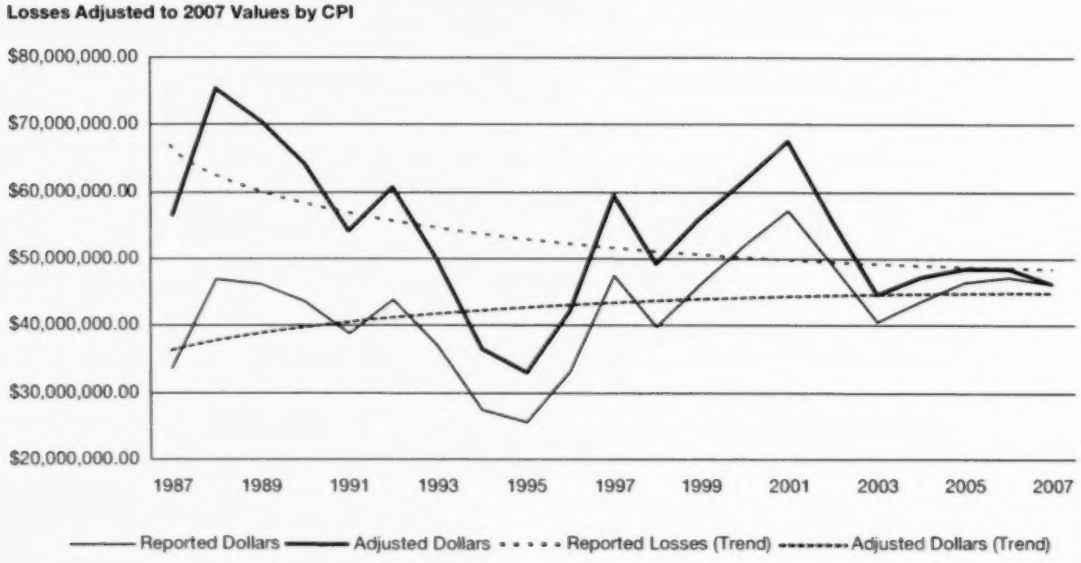


Figure G: 20-Year Fire Record – Number of Fires

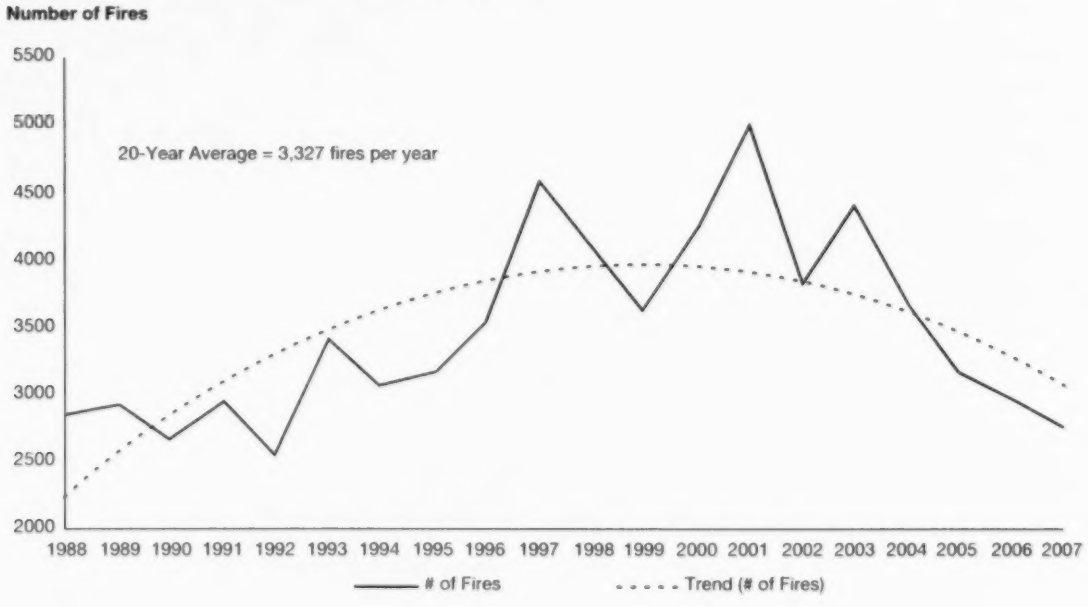


Figure H: 20-Year Fire Record – Property Loss (Non Adjusted)

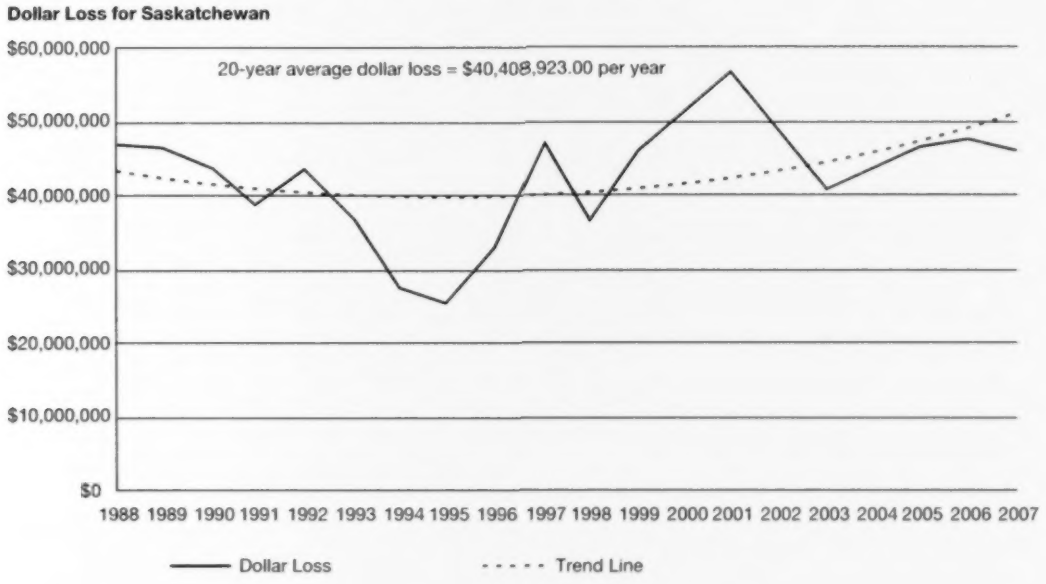


Table 16: Large Loss Fires over $250,000

Property Class	Act or Omission	Estimated Dollar Loss
Grain mill products manufacturing	Mechanical/electrical failure, malfunction – undetermined	$13,000,000
Chemicals, petroleum, paints plastics – unclassified (fertilizer)	Mechanical/electrical failure, malfunction – undetermined	$10,000,000
Animal barn cattle pigs horses dog kennels/ other livestock	Mechanical/electrical failure, malfunction – undetermined	$6,550,000
Agricultural products bulk storage. No barns	Act or omission – cannot be determined	$5,880,000
Motor vehicle sales & services including farm implements	Mechanical/electrical failure, malfunction – undetermined	$5,240,248
Education Facility – unclassified (describe)	Miscellaneous – undetermined	$4,999,168
Cow/cattle/pig production – excludes milk processing	Welding or cutting too close to	$4,600,000
Ice rink	Mechanical, electrical failure, malfunction – unclassified	$3,034,355
Cow/cattle/pig production – excludes milk processing	Welding or cutting too close to	$2,500,000
Basic non-ferrous metals manufacture	Mechanical, electrical failure, malfunction – unclassified	$2,400,000
Apartment tenement flat – unclassified	Incendiary	$2,066,947

Property Class	Act or Omission	Estimated Dollar Loss
Shed	Miscellaneous – undetermined	$2,000,000
Lumberyards building materials – excludes storage	Inadequate control of open fire	$2,000,000
Motor vehicle sales & services including farm implements	Incendiary	$1,800,000
Cow/cattle/pig production – excludes milk processing	Suspicious	$1,773,139
Sawmill planing mill wood products mill	Welding or cutting too close to	$1,722,000
Motor vehicle sales & services including farm implements	Miscellaneous – undetermined	$1,700,000
Hardware store	Miscellaneous – undetermined	$1,600,000
College university	Act or omission – cannot be determined	$1,600,000
Vehicles and related equipment – unclassified	Mechanical/electrical failure, malfunction – undetermined	$1,500,000
Sawmill planing mill wood products mill	Welding or cutting too close to	$1,500,000
Poultry, egg production	Miscellaneous – undetermined	$1,500,000
Education facility – unclassified	Incendiary – under 18 years of age	$1,400,000
Elevators grain – commercial	Mechanical/electrical failure, malfunction – undetermined	$1,250,000
Cow/cattle/pig production – excludes milk processing	Smoker's material	$1,250,000
Animal barn cattle pigs horses dog kennels/ other livestock	Electrical short circuit/overloaded extension cord/failure	$1,250,000
Petroleum/gas well with accompanying reservoir & batteries etc.	Miscellaneous – undetermined	$1,200,000
Elevators grain commercial	Incendiary – under 18 years of age	$1,113,000
Animal barn cattle pigs horses dog kennels/ other livestock	Miscellaneous – undetermined	$1,000,000
Mineral materials cement lime gypsum or other	Part worn out (seized or overheated bearing)	$1,000,000
Petroleum/gas well with accompanying reservoir & batteries etc.	Mechanical/electrical failure, malfunction – undetermined	$1,000,000
Bridge overpass trestle	Inadequate control of open fire	$1,000,000
Petroleum/gas well with accompanying reservoir & batteries etc.	Miscellaneous – undetermined	$1,000,000
Arena stadium amusement/entertainment tent	Mechanical/electrical failure, malfunction – undetermined	$1,000,000
Apartment Tenement Flat – 20+ units	Incendiary – under 18 years of age	$1,000,000
Gas distribution system pipeline	Welding or cutting too close to	$1,000,000
Church chapel	Suspicious	$951,720
Bridge overpass trestle	Act or omission – cannot be determined	$930,000

Property Class	Act or Omission	Estimated Dollar Loss
Animal barn cattle pigs horses dog kennels/ other livestock	Combustible placed too close to heat	$912,200
Animal barn cattle pigs horses dog kennels/ other livestock	Installed too close to combustible	$900,000
Warehouse	Miscellaneous – undetermined	$900,000
Cow/cattle/pig production – excludes milk processing	Incendiary – under 18 years of age	$882,000
Industrial manufacturing properties – unclassified	Electrical short circuit/overloaded extension cord/failure	$877,000
Motor vehicle repair garage/paint shop	Act or omission – cannot be determined	$872,750
Basic metal products manufacture	Welding or cutting too close to	$800,000
Restaurant	Mechanical/electrical failure, malfunction – undetermined	$800,000
Animal barn cattle pigs horses dog kennels/ other livestock	Misuse of source of ignition – cooking on stove or (setting off fireworks)	$800,000
Farm Facility – unclassified	Act or omission – cannot be determined	$800,000
Dwelling year-round use (1-family)	Part failure, leak, break	$788,900
Animal barn cattle pigs horses dog kennels/ other livestock	Part failure, leak, break	$775,000
Apartment Tenement Flat – 1 or 2 unit with business	Act or omission – cannot be determined	$750,000
General truck – non-flammable cargo tow grain jeep mail van	Exposure from other fire	$732,036
Construction equipment – excludes crane, grader	Misuse of source of ignition – cannot be determined	$715,000
Lumberyards building materials – excludes storage	Misuse of equipment – unclassified (grinding)	$702,995
Hardware store	Mechanical, electrical failure, malfunction – unclassified	$700,500
Animal barn cattle pigs horses dog kennels/ other livestock	Human failing – cannot be determined	$700,000
Restaurant	Other installation deficiency	$685,000
Animal barn cattle pigs horses dog kennels/ other livestock	Act or omission – cannot be determined	$657,625
Individual residential parking in one-storey garages	Misuse of source of ignition – cooking on stove or (setting off fireworks).	$654,750
Food Processing – unclassified	Mechanical/electrical failure, malfunction – undetermined	$651,800
Warehouse	Torch too close to	$650,000
Individual residential parking in one-storey garages	Mechanical/electrical failure, malfunction – undetermined	$650,000

Property Class	Act or Omission	Estimated Dollar Loss
Office – unclassified	Miscellaneous – undetermined	$635,000
Ballroom gymnasium dance hall and community hall	Other installation deficiency	$630,000
Dwelling year-round use (1-family)	Mechanical/electrical failure, malfunction – undetermined	
Hotel Inn Lodge – year round use	Miscellaneous – undetermined	$600,000
Semi-trailer truck	Part failure, leak, break	$600,000
Cow/cattle/pig production – excludes milk processing	Mechanical/electrical failure, malfunction – undetermined	$600,000
Warehouse	Miscellaneous – undetermined	$600,000
Dwelling year-round use (1-family)	Miscellaneous – undetermined	$600,000
Cow/cattle/pig production – excludes milk processing	Act or omission – cannot be determined	$599,936
Motor vehicle repair garage/paint shop – no car washing	Mechanical/electrical failure, malfunction – undetermined	$582,000
Dwelling year-round use (1-family)	Incendiary	$560,000
General truck – non-flammable cargo tow grain jeep mail van	Mechanical/electrical failure, malfunction – undetermined	$559,181
Hotel Inn Lodge – year round use	Ignorance of hazard (not clean, lack of maintenance /improper disposal cigarette)	$557,000
Hotel Inn Lodge – unclassified	Act or omission – cannot be determined	$555,000
Restaurant	Miscellaneous – undetermined	$540,000
Restaurant	Act or omission – cannot be determined	$510,000
Mercantile miscellaneous – unclassified (computer store)	Incendiary	$500,000
Sawmill planing mill wood products mill	Mechanical/electrical failure, malfunction – undetermined	$500,000
Motor vehicle sales & services including farm implements	Human failing – cannot be determined	$500,000
Basic industrial chemicals – no monomers & plastics	Act or omission – cannot be determined	$500,000
Industrial truck forklift street-sweeper garbage skidder gravel	Mechanical/electrical failure, malfunction – undetermined	$500,000
Storage properties – unclassified	Act or omission – cannot be determined	$500,000
Food beverage sale – unclassified	Mechanical/electrical failure, malfunction – undetermined	$500,000
Dwelling year-round use (1-family)	Miscellaneous – undetermined	$500,000
Dwelling year-round use (1-family)	Miscellaneous – undetermined	$500,000

Table 17: Property at Risk versus Claims Paid

Adjuster/Insurance Company	No. of Fires	No. of Deaths	No. of Injuries	Dollar Property at Risk	Dollar Estimated Damage
Unreported	1,352	7	36	19,145,217	2,256,407
All Claims General Insurance Adjusters (Clay Paget & Don Cook)	1	0	0	127,000	254,000
American Home Assurance	3	0	0	240,000	240,000
uy Claims Canada	1	0	0	47,500	47,500
Co-operators	84	1	0	22,177,450	3,797,208
Dahlman Adjusters (formerly called Clay Paget Insurance)	8	0	3	2,901,500	2,331,500
Factory Mutual	1	0	0	2,360,000	.
Gateway Adjusters	2	0	0	70,000	43,000
Germania Mutual Insurance Company	6	0	0	206,700	347,700
Grain Insurance	1	0	0	116,000	7,971
Insurance Associated	2	0	0	700,000	45,000
Lloyds of London	5	0	0	760,000	505,000
Lombard General Insurance	2	0	0	15,150,000	73,809
London & Midland	1	0	0	24,146	24,146
Marsh & McLennan	1	0	0	900,000	5,000
Mennonite Mutual Insurance	23	0	0	9,560,160	5,182,693
Portage La Prairie	8	0	0	1,590,200	154,874
Reed Stenhouse	1	0	0	1,250,000	1,250,000
Royal Insurance Company	2	0	0	1,900	1,900
Sask Mutual Insurance	32	0	0	5,671,100	429,565
SGI	957	4	5	36,988,690	22,567,194
Wawanesa	269	5	5	23,175,783	6,670,603
Total	**2,763**	**17**	**49**	**$143,163,346**	**$46,235,070**